

Wyrope Williamsport Federal Credit Union Privacy Policy

(Adopted at the April 18, 2001 Board of Director's Meeting and Duly Recorded In The Minutes)

Wyrope Federal FCU is committed to protecting the privacy of our members. In accordance with federal regulations we are giving you this notice to tell you how we may use information about you or your account.

Our policy is to protect our member's information that we collect about them from abuse of any kind. We only share private information with our business partners, affiliates or non affiliated third parties where it is necessary in order for us to provide the financial service we do. Organizations with whom we share information include our Data Processor, Check Printers, the firm that provides loan insurance (CUNA), credit card processors, commercial printers and other businesses whose services we retain in order for us to provide financial services to our members and governmental agencies that required us by law to provide data. We do not sell lists of our members or information about them with the sole exception of CUNA Mutual Insurance Company that offers \$1,000 of free life insurance to our eligible members who elect to receive it. We do not consent to third parties or business associates with whom we do share private information to turn around and sell or share that information to others under any circumstances. No employee has access to the private information about our members unless they have a need to know in order to perform their jobs.

We obtain non-public personal information about you from the following sources:

- 1.) Information we receive from consumer reporting agencies, motor vehicle dealers, credit references, employers, insurance companies and insurance agencies, such as your credit history, credit score, and information that we obtain to verify employment history or that insurance coverage is in place for collateral you pledge for loans from us.
- 2.) Information about your transactions with us, our affiliates, or others such as your account balance and payment history.
- 3.) Information you provide us such as information on loan applications, membership applications or other forms that may include your name, address, social security number and income.

To provide you with superior service, inform you of products and service opportunities that may be of interest to you or for other business purposes we may share all of the information that we collect as described above.

We may share non-public information about you with the following types of affiliates and non-affiliated third parties:

- 1.) Financial service providers such as mortgage bankers, credit card issuers, insurance companies and insurance agents.
- 2.) Non-financial companies such as motor vehicle dealers, retailers, printers or manufacturers.
- 3.) Other, such as educational institutions.

We may share all of the information we collect as described above with companies that perform marketing services on our behalf or with other financial institutions with whom

we have joint marketing agreements. We also may share non-public personal information about our members with affiliated and non-affiliated third parties as permitted or required by law.

We may share the same kinds of information as described above about our former members with the same types of third parties as described above with affiliates and non-affiliated third parties as permitted or required by law.

You need not take any action at this time if you wish to permit information sharing as described above. Please consider that if you opt out of information sharing your name may be excluded from mailings or other communications that may be of interest to you or may be required in order to receive some credit union financial services. Examples may include information about special rate programs, special loan promotions sponsored by Wyrope Williamsport Federal Credit Union. If you choose to direct us not to disclose information about you and decide to opt in at a later date you must write us at 1536 Riverside Drive, South Williamsport, Pennsylvania 17702.

Your Opt-Out Right.

If you want Wyrope Williamsport FCU not to share non-public personal information about you with affiliates and non-affiliated third parties you may opt out of information sharing, that is, you may direct us not to share information other than information permitted or required by law. Information sharing permitted or required by law includes sharing information with our affiliates about your transactions or credit experiences with us and information demanded by governmental agencies in accordance with law. If you wish to opt out of information sharing with affiliates and non-affiliated third parties (other than sharing permitted or required by law), you may call the credit union at the following telephone number (570) 323-5188 or you may write us at the above address. Your opt-out direction will apply to information we obtain and share in connection with your loans and loan applications and will be effective July 1, 2001.

If you share your account with another person either of you may opt out of disclosures (other than disclosures permitted or required by law) for both of you.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public information. We strive to keep our records of our information about you accurate and up to date. If you tell us of an error we will update our records promptly.